

United States Bankruptcy Court
Southern District of Mississippi

In re:
SHENQUIA LATOSSIA HUDSON
Debtor

Case No. 20-00677-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Apr 30, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db	+ SHENQUIA LATOSSIA HUDSON, 181 7th St, Morton, MS 39117-3916
4852739	+ CSpire Wireless, PO Box 159, Meadville, MS 39653-0159
4852741	+ Lott Furniture, 227 West Main St, Forest, MS 39074-4154
4903022	+ Lott Furniture Co of Forest Inc., P. O. Box 1110, Forest, MS 39074-1110

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: rgriffith@servsol.com	Apr 30 2025 19:38:00	Alabama Housing Finance Authority, P.O. Box 242928, Montgomery, AL 36124-2928
cr	+ EDI: AISACG.COM	Apr 30 2025 23:35:00	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Apr 30 2025 23:35:00	Ally Capital, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Apr 30 2025 23:35:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4886390	EDI: GMACFS.COM	Apr 30 2025 23:35:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
4852733	+ EDI: GMACFS.COM	Apr 30 2025 23:35:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
4852734	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 30 2025 19:38:00	Bridgecrest, Po Box 29018, Phoenix, AZ 85038-9018
4852735	+ EDI: CAPITALONE.COM	Apr 30 2025 23:35:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4852736	EDI: CAPONEAUTO.COM	Apr 30 2025 23:35:00	Capital One Auto, PO Box 260848, Plano, TX 75026-0848
4946171	+ EDI: AISACG.COM	Apr 30 2025 23:35:00	Capital One Auto Finance, a division of, Capital One, N.A. c/o, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
4878672	+ EDI: AISACG.COM	Apr 30 2025 23:35:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP., 4515 Santa Fe Ave Dept APS, Oklahoma City OK 73118-7901
4862410	+ EDI: AIS.COM	Apr 30 2025 23:35:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4862417	+ EDI: AIS.COM	Apr 30 2025 23:35:00	Capital One N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK

District/off: 0538-3
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Page 2 of 3
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			73118-7901
4852737	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 30 2025 19:37:00	CashNetUSA, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
4852738	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 30 2025 19:41:46	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
4855890	+ EDI: AIS.COM	Apr 30 2025 23:35:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4852740	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 30 2025 19:37:00	GLELSI, P.O. Box 7860, Madison, WI 53707-7860
4886678	Email/PDF: resurgentbknotifications@resurgent.com	Apr 30 2025 19:41:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4852742	+ EDI: AGFINANCE.COM	Apr 30 2025 23:35:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
4857377	EDI: AGFINANCE.COM	Apr 30 2025 23:35:00	Onemain Financial Group, LLC, as servicer for OneMain Financial Issuan, PO Box 3251, Evansville, IN 47731-3251
4852743	+ Email/Text: rgriffith@servsol.com	Apr 30 2025 19:38:00	Servisolutions, 7460 Halycon Pointe Dr, Montgomery, AL 36117-8104
4852744	+ EDI: SYNC	Apr 30 2025 23:35:00	Synchrony Bank, PO Box 105972, Atlanta, GA 30348-5972
4876321	+ Email/Text: forest@fmcfinance.net	Apr 30 2025 19:37:00	UNITED CREDIT CORP OF FOREST, 234- A N WOODLAND DRIVE, FOREST MS 39074-3308
4852745	+ Email/Text: lhall@fmcfinance.net	Apr 30 2025 19:37:00	United Credit, 234-A N Woodland Dr, Forest, MS 39074-3308
4857557	+ Email/Text: bk@worldacceptance.com	Apr 30 2025 19:37:54	World Finance, World Acceptance Corp., Attn: Bankruptcy Processing Center, PO Box 6429, Greenville, SC 29606-6429
4852746	+ Email/Text: bk@worldacceptance.com	Apr 30 2025 19:37:54	World Finance, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0538-3

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Page 3 of 3

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2025 at the address(es) listed below:

Name	Email Address
Harold J. Barkley, Jr.	HJB@HBarkley13.com hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
Thomas Carl Rollins, Jr	on behalf of Debtor SHENQUIA LATOSSIA HUDSON trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **SHENQUIA LATOSSIA HUDSON**Social Security number or ITIN **xxx-xx-2341**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **20-00677-JAW****Order of Discharge**

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:**SHENQUIA LATOSSIA HUDSON**
aka Shenquar Latossia HudsonDated: 4/30/25**By the court:** /s/Jamie A. Wilson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.